

<i>SERFF Tracking Number:</i>	<i>ZURC-127354125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Zurich American Insurance Company</i>	<i>State Tracking Number:</i>	<i>49468</i>
<i>Company Tracking Number:</i>	<i>CW AH 33137</i>		
<i>TOI:</i>	<i>H03G Group Health - Accidental Death & Dismemberment</i>	<i>Sub-TOI:</i>	<i>H03G.000 Health - Accidental Death & Dismemberment</i>
<i>Product Name:</i>	<i>Request for Discretionary Group Approval of Financial Institutions</i>		
<i>Project Name/Number:</i>	<i>Request for Discretionary Group Approval of Financial Institutions/CW AH 33137</i>		

Filing at a Glance

Company: Zurich American Insurance Company

Product Name: Request for Discretionary Group Approval of Financial Institutions
 SERFF Tr Num: ZURC-127354125 State: Arkansas

TOI: H03G Group Health - Accidental Death & Dismemberment
 SERFF Status: Closed-Approved-Closed State Tr Num: 49468

Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment
 Co Tr Num: CW AH 33137 State Status: Approved-Closed

Filing Type: Form

Author: Karen Falbo

Date Submitted: 08/04/2011

Reviewer(s): Rosalind Minor

Disposition Date: 08/08/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 08/15/2011

Implementation Date:

State Filing Description:

General Information

Project Name: Request for Discretionary Group Approval of Financial Institutions
 Status of Filing in Domicile: Pending

Project Number: CW AH 33137

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This will be filed in NY shortly

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 08/08/2011

State Status Changed: 08/08/2011

Deemer Date:

Created By: Karen Falbo

Submitted By: Karen Falbo

Corresponding Filing Tracking Number:

Filing Description:

Your department approved forms U-GMC-100-A, et al on 12/1/09 under State Tracking Number: 44163. The forms were approved for use with eligible defined groups. We also included in our filing correspondence our intention to target financial institutions as a potential market. As financial institutions are not a defined group in your state we want to confirm with the department that financial institutions are an acceptable group with which to use the approved forms.

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The group policy will be issued to a state or federally regulated financial institution where the financial institution shall be deemed the policyholder.

The purpose of the policy shall be to insure the depositors, depositor members, or other accountholders of the financial institution for the benefit of persons other than the financial institution or its officers. Specific banks that we intend to solicit include:

Bank of America
 JP Morgan Chase
 CitiGroup
 Wells Fargo & Co.
 Goldman Sachs
 Morgan Stanley
 Barclays Group US
 Taunus Corp.
 HSBC NA
 U.S. BancCorp
 PNC Financial

We would like the department to understand that this is not an exhaustive list and, as additional banks/financial institutions endorse the program for its customer base, we intend to market to these financial institutions as well.

Company and Contact

Filing Contact Information

Karen Falbo, Product Analyst	karen.falbo@zurichna.com
1400 American Lane	847-605-7545 [Phone]
Schaumburg, IL 60196	847-605-7768 [FAX]

Filing Company Information

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Filing Fees

SERFF Tracking Number:	ZURC-127354125	State:	Arkansas
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Insurance Company	\$50.00	08/04/2011	50362252

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/08/2011	08/08/2011

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Disposition

Disposition Date: 08/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes

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Supporting Document Schedules

		Item Status:	Status
Bypassed - Item:	Flesch Certification	Approved-Closed	Date: 08/08/2011
Bypass Reason:	NA to this filing - see filing description in General Information tab		
Comments:			

		Item Status:	Status
Bypassed - Item:	Application	Approved-Closed	Date: 08/08/2011
Bypass Reason:	NA to this filing - see filing description in General Information tab		
Comments:			